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**State:** Arkansas **Filing Company:** Forethought Life Insurance Company  
**TOI/Sub-TOI:** A02.11 Individual Annuities- Deferred Non-Variable and Variable/A02.11.002 Flexible Premium  
**Product Name:** Personal Retirement Manager Variable Annuity  
**Project Name/Number:** Fund Facilitation Fee/FLIC-10-2012

## Filing at a Glance

Company: Forethought Life Insurance Company  
Product Name: Personal Retirement Manager Variable Annuity  
State: Arkansas  
TOI: A02.11 Individual Annuities- Deferred Non-Variable and Variable  
Sub-TOI: A02.11.002 Flexible Premium  
Filing Type: Form  
Date Submitted: 10/20/2012  
SERFF Tr Num: FRT-128736605  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: FLIC-10-2012  
  
Implementation: On Approval  
Date Requested:  
Author(s): Kasey Poettker, Paula Scaife, Beth Witte, Jeffrey Kulesus, Ken Bach, Elizabeth Gioia  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 10/25/2012  
Disposition Status: Approved-Closed  
Implementation Date:  
  
State Filing Description:

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**TOI/Sub-TOI:** A02.11 Individual Annuities- Deferred Non-Variable and Variable/A02.11.002 Flexible Premium  
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**Filing Company:** Forethought Life Insurance Company

## General Information

Project Name: Fund Facilitation Fee

Project Number: FLIC-10-2012

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: The domiciliary state approved all of the forms of this submission on 9-4-2012, except for the Fund Facilitation Fee Rider which was initially submitted on 10/19/12 and is pending review.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 10/25/2012

State Status Changed: 10/25/2012

Deemer Date:

Submitted By: Ken Bach

Created By: Ken Bach

Corresponding Filing Tracking Number:

Filing Description:

The attached variable annuity rider is provided for your review and approval. This form is new and does not replace any previously approved form. This form will be used for both qualified and non-qualified markets and will be sold by professional, licensed agents in connection with retirement planning. A brief summary of the form is shown below:

Fund Facilitation Fee Rider FL-FFF-12. This rider will automatically be attached to our previously approved variable annuity contracts when they are issued. The Fund Facilitation Fee Rider adds a fee, assessed daily and expressed as an annualized rate, which allows us to offer certain Funds to contract holders, even though the amounts paid to us by such Funds are not sufficient to allow us to meet our expenses and revenue targets. In the future, we may decide to not issue this rider if the funds offered do not require its use.

The bracketed items are variable and may be modified on a non-discriminatory basis. A Statement of Variables describing the bracketing parameters has been enclosed for this form.

Since this form will be used with SEC registered product(s) we believe it is exempt from the language simplification requirements of your state. Unless otherwise informed, we reserve the right to alter the layout, format, color and typeface of this form.

If you have any questions regarding this submission please contact me via SERFF, or call me direct at 860-843-7424. We look forward to receiving your approval of this form.

## Company and Contact

### Filing Contact Information

Kenneth Bach,  
200 Hopmeadow Street  
Simsbury, CT 06089

Kenneth.Bach@thehartford.com  
800-503-3150 [Phone]

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**Filing Company Information**

Forethought Life Insurance  
Company  
300 North Meridian Street  
Suite 1800  
Indianapolis, IN 47204  
(317) 223-2700 ext. [Phone]

CoCode: 91642  
Group Code: 1266  
Group Name:  
FEIN Number: 06-1016329

State of Domicile: Indiana  
Company Type: Insurance  
State ID Number:

**Filing Fees**

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? Yes  
Fee Explanation: AR fee = \$50 (domicile fee is \$35)  
Per Company: No

Company	Amount	Date Processed	Transaction #
Forethought Life Insurance Company	\$50.00	10/20/2012	64098926

<b>SERFF Tracking #:</b>	FRTH-128736605	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	FLIC-10-2012
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Forethought Life Insurance Company		
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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Linda Bird	10/25/2012	10/25/2012

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Forethought Life Insurance Company
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## Disposition

Disposition Date: 10/25/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statements of Variability		Yes
Form	Fund Facilitation Fee Rider		Yes

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Forethought Life Insurance Company
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## Form Schedule

Lead Form Number: FL-FFF-12							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		FL-FFF-12	POLA	Fund Facilitation Fee Rider	Initial:	0.000	FL-FFF-12 Rider.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages



**FORETHOUGHT LIFE INSURANCE COMPANY**

[300 N. Meridian St.  
Suite 1800  
Indianapolis, IN 46204]

**FUND FACILITATION FEE RIDER**

This rider is issued as part of the Contract to which it is attached, and is effective on the date it is issued to You. Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the Contract. The terms and conditions in this rider supersede any conflicting provision in the Contract. Terms used that are not defined in this rider shall have the same meaning as those in Your Contract. This rider modifies the Contract by adding the following provisions and terms:

**Fund Facilitation Fee**

If You elect any of the following Subaccounts, including election as part of an asset allocation model, the following Fund Facilitation Fee will be charged:

<b>Sub-Account</b>	<b>Annual Fee (as a percentage of average daily net Sub-Account assets)</b>
[XX Fund]	[0.50%]

The Fund Facilitation Fee will be charged in addition to any policy fees and charges, and will be included as an expense in the calculation of net investment factor as described in the Accumulation Units of Your Contract.

**Signed for Forethought Life Insurance Company**

[

Secretary

President]

<b>SERFF Tracking #:</b>	<i>FRT-128736605</i>	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	<i>FLIC-10-2012</i>
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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Statements of Variability		
Comments:	Attached is the statement of variables for the form provided with this submission.		
Attachment(s):			
FFF SOV.pdf			



**STATEMENT OF VARIABLES**

**Forethought Life Insurance Company  
Fund Facilitation Fee Rider  
Form Number: FL-FFF-12  
October 19 2012**

The bracketed items are variable and may be modified on a non-discriminatory basis. The following information describes the usage and possible future modifications to the bracketed variable material of the captioned individual variable annuity rider.

<b>PAGE NUMBER</b>	<b>VARIABLE ITEM</b>	<b>DESCRIPTION</b>
1	[300 N. Meridian St. Suite 1800 Indianapolis, IN 46204]	<b>Company Address:</b> For new issues, we may change this addresses as necessary.
1	[XX Fund]	<b>Sub-Account:</b> The individual Sub-Account names have been bracketed within this section to allow for future changes.
1	[0.50%]	<b>Annual Fee:</b> This is charge that will apply to the Sub-Account(s). It may vary per Sub-Account and will always be with the range between 0.10% and 1.50%. Our Company may decide in the future to change the fees prospectively within the aforementioned range.
1	[Signature] [Title]	<b>Signatures:</b> The signatures and titles will be of those officers applicable at the time the Rider is issued.